

**REMARKS**

In the final Office Action, the Examiner cited the Roden U.S. Patent as teaching Internet billing by allowing a user to access a plurality of Internet sites via an Internet connection (cost) server in which the user's account is charged different rates depending on the cost of connection to the different Internet sites. The Examiner also noted that Roden teaches that the cost server may be used for purchases of goods and services (Col. 9, Lines 34-40). The Examiner also cited the Toader U.S. Patent as teaching the use of a pre-paid user account in a given authorized amount. The Examiner also cited the Ferguson U.S. Patent as teaching the concept of tracking characteristics of the user's response in filling out a questionnaire or winning a contest to award a credit to the user's account. On the basis of these references, the Examiner deemed the invention as defined in the submitted claim to be obvious.

Applicant argued that the invention is different in that the awarded credit ... is variable based on characteristics of the user's responding to one or more activities performed by the user on the website. However, the Examiner noted that this claim limitation was not recited specifically in the claims in a way to differentiate over Ferguson which teaches awarding a credit or bonus points depending on whether or not the user participates in an activity such as filling out a survey. Accordingly, main Claim 194 is now amended to specifically define that the awarded credit ... is variable in an amount which is in direct relation to one or more specific characteristics of the user's response determined in said tracking of the characteristics of the user's response to ... the ... activity ... performed by the user on the website, in order to thereby distinguish more clearly over the Ferguson teaching of awarding credit based simply on whether or not the user participates in the activity.

The secondary Ferguson U.S. Patent teaches billing a user's account at rates which may vary based on usage, and paying a fixed fee to the user's account for performing an activity such as filling out a market survey or questionnaire (Col. 30, Lines 20-58, 60-67). However, Ferguson does not teach or suggest modifying the amount billed to the user's

Response to Final Office Action dated March 12, 2010

account with an awarded credit which is variable in amount in direct relation to one or more specific characteristics of the user's response. That is, Ferguson awards or does not award a fixed credit amount based on whether the user performs the activity or not, whereas in the invention the credit amount is variable in direct relation to one or more specific characteristics of the user's response. For example, in the invention the credit amount varies depending directly on a specific characteristic of the response, such as the length of time the user spends on the website, personal data provided, a score on questions answered, the number of questions the user responds to, etc. This novel approach to vary the credit award based on tracking the specific nature of the user's response is not taught by Ferguson, and therefore amended main Claim 194, and Claims 195-199 dependent thereon, are now deemed to define patentably over the Ferguson and other cited references.